

In re:
Michael J. Pollack
Elaine G. Pollack
Debtor(s)

Case No. 17-18146-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 16, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	# Michael J. Pollack, 2089 N. Line Street, Lansdale, PA 19446-1535
jdb	# Elaine G. Pollack, 2089 N. Line Street, Lansdale, PA 19446-1535
aty	+ GELLERT SCALI BUSENKELL & BROWN, LLC, 913 North Market Street, 10th Floor, Wilmington, DE 19801-3019
r	+ BK Global Real Estate Services, 1095 Broken Sound Parkway, N.W., Suite 100, Boca Raton, FL 33487-3503
14023224	BANK OF AMERICA, PO Box 45144, Jacksonville, FL 32232-5144
14023225	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BANK OF AMERICA, PO Box 982238, El Paso, TX 79998-2238
14023226	BANKS & BANKS, 3038 Church Rd, Lafayette Hill, PA 19444-1717
14061497	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14077835	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14023229	COVENANT BANK, 60 N Main St, Doylestown, PA 18901-3730
14058901	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14045043	+ Covenant Bank, 182 N. Main Street, Doylestown, PA 18901-3731
14023231	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14023233	NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14023234	Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
14023237	SEARS/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14023238	THE HOME DEPOT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 17 2020 04:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 17 2020 04:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14101406	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 04:02:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14023236	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 04:02:00	RBS CITIZENS NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14023230	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 17 2020 04:02:00	INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
14023227	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 03:44:40	CHASE BANK USA NA, PO Box 15298,

District/off: 0313-2

User: Adminstra

Page 2 of 3

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Form ID: pdf900

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			Wilmington, DE 19850-5298
14023228	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 03:46:13	CHASE/BANK ONE CARD SERVICE, PO Box 15298, Wilmington, DE 19850-5298
14023232	Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2020 04:02:00	KOHL'S DEPARTMENT STORE, PO Box 3115, Milwaukee, WI 53201-3115
14023235	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 04:02:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO Box 280946, Harrisburg, PA 17128-0946
14024256	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2020 09:16:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14076886	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2020 03:46:15	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14076501	+ Email/PDF: gecsedl@recoverycorp.com	Nov 17 2020 03:46:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14067340	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 17 2020 03:43:17	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Covenant Bank, 182 N. Main St., Doylestown, PA 18901-3731
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
DANIEL P. MUDRICK	on behalf of Joint Debtor Elaine G. Pollack dpmudrick@verizon.net G30229@notify.cincompass.com
DANIEL P. MUDRICK	on behalf of Debtor Michael J. Pollack dpmudrick@verizon.net G30229@notify.cincompass.com
DAVID BANKS	on behalf of Creditor Covenant Bank bbwlaw@yahoo.com

District/off: 0313-2

User: Adminstra

Page 3 of 3

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GARY F. SEITZ

on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

GARY F. SEITZ

gseitz@gsbblaw.com gfs@trustesolutions.net

HOLLY SMITH MILLER

on behalf of Attorney GELLERT SCALI BUSENKELL & BROWN LLC hsmiller@gsbblaw.com, abrown@gsbblaw.com

HOLLY SMITH MILLER

on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com abrown@gsbblaw.com

HOLLY SMITH MILLER

on behalf of Realtor BK Global Real Estate Services hsmiller@gsbblaw.com abrown@gsbblaw.com

KEVIN G. MCDONALD

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:	§	Case No. 17-18146-AMC
	§	
MICHAEL J. POLLACK	§	
ELAINE G. POLLACK	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Gary F. Seitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Robert N.C. Nix, Sr. Federal Courthouse, 900 Market Street, Suite 400, Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 a.m. on 12/16/2020, in Courtroom 4, United States Courthouse, . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/16/2020

By: /s/ Gary F. Seitz
Trustee

Gary F. Seitz // gseitz@gsbblaw.com
Gellert Scali Busenkell & Brown, LLC
8 Penn Center, 1628 JFK Blvd, Suite 1901
Philadelphia, PA 19103

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:	§	Case No. 17-18146-AMC
	§	
MICHAEL J. POLLACK	§	
ELAINE G. POLLACK	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$289,000.00</u>
<i>and approved disbursements of</i>	<u>\$276,262.96</u>
<i>leaving a balance on hand of¹:</i>	<u>\$12,737.04</u>

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
	SHELLPOINT MROTGAGE	\$45,755.00	\$45,755.00	\$45,775.00	\$0.00
2	Covenant Bank	\$554,051.49	\$210,000.00	\$210,000.00	\$0.00
4	Bank Of America, N.A.	\$12,718.74	\$0.00	\$0.00	\$0.00
7	Covenant Bank	\$1,082,253.17	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors:	\$0.00
Remaining balance:	<u>\$12,737.04</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Gary F. Seitz, Trustee Fees	\$3,187.50	\$0.00	\$3,187.50
Gary F. Seitz, Trustee Expenses	\$96.50	\$0.00	\$96.50
GELLERT SCALI BUSENKELL & BROWN	\$5,500.00	\$0.00	\$5,500.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

LLC, Attorney for Trustee Fees			
GELLERT SCALI BUSENKELL & BROWN LLC, Attorney for Trustee Expenses	\$465.94	\$0.00	\$465.94
Other: Real estate commissions, Realtor for Trustee Fees	\$17,245.54	\$17,245.54	\$0.00

Total to be paid for chapter 7 administrative expenses: \$9,249.94
Remaining balance: \$3,487.10

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$3,487.10

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$55,315.83 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
1	INTERNAL REVENUE SERVICE	\$55,315.83	\$0.00	\$3,487.10

Total to be paid to priority claims: \$3,487.10
Remaining balance: \$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$39,312.91 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount

3	Capital One, N.A.	\$1,668.65	\$0.00	\$0.00
5	Verizon	\$393.24	\$0.00	\$0.00
6	Synchrony Bank	\$3,275.76	\$0.00	\$0.00
8	PYOD, LLC its successors and assigns as assignee	\$1,614.18	\$0.00	\$0.00
9	PYOD, LLC its successors and assigns as assignee	\$7,382.74	\$0.00	\$0.00
10	Bank of America, N.A.	\$20,303.20	\$0.00	\$0.00
11	Citizens Bank N.A.	\$4,675.14	\$0.00	\$0.00

Total to be paid to timely general unsecured claims: \$0.00
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$2,164.87 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1B	INTERNAL REVENUE SERVICE	\$2,164.87	\$0.00	\$0.00

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ Gary F. Seitz

Trustee

Gary F. Seitz
Gellert Scali Busenkell & Brown, LLC
8 Penn Center, 1628 JFK Blvd, Suite 1901
Philadelphia, PA 19103

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.